

B1 (Official Form 1)(12/11)

<b>United States Bankruptcy Court</b> <b>Northern District of New York</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Crisafulli, Ninamarie C</b>		Name of Joint Debtor (Spouse) (Last, First, Middle):
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-1247</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)
Street Address of Debtor (No. and Street, City, and State): <b>9 Hills Lane Troy, NY</b> <div style="text-align: right;">ZIP Code <b>12180</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <div style="text-align: right;">ZIP Code</div>
County of Residence or of the Principal Place of Business: <b>Rensselaer</b>		County of Residence or of the Principal Place of Business:
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input checked="" type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input checked="" type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input checked="" type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s):

**Crisafulli, Ninamarie C****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **Northern District of New York**

Case Number:

**12-11512**

Date Filed:

**6/05/12**

Location

Where Filed: **Norther District NY**

Case Number:

**11-13490**

Date Filed:

**11/05/11****Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

**- None -**

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X /s/ Brian H. Bronsther****February 13, 2013**

Signature of Attorney for Debtor(s)

(Date)

**Brian H. Bronsther****Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

# Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

**Crisafulli, Ninamarie C**

## Signatures

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.  
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  
[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X /s/ Ninamarie C Crisafulli**

Signature of Debtor **Ninamarie C Crisafulli**

**X**

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

**February 13, 2013**

Date

### Signature of Attorney\*

**X /s/ Brian H. Bronsther**

Signature of Attorney for Debtor(s)

**Brian H. Bronsther 505316**

Printed Name of Attorney for Debtor(s)

**The Bronsther Law Firm**

Firm Name

**12 Century Hill Drive  
Latham, NY 12110**

Address

**Email: brian@bronstherlaw.com**

**518-373-9000 Fax: 518-373-9042**

Telephone Number

**February 13, 2013**

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X**

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X**

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

**X**

Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK

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IN RE:

NINAMARIE C. CRISAFULLI

CHAPTER 11  
CASE NO.

Debtor(s).

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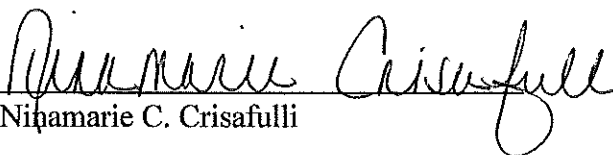
AFFIDAVIT PURSUANT TO 11 USC SEC. 1116

STATE OF NEW YORK     )  
                                      ) ss.:  
COUNTY OF ALBANY     )

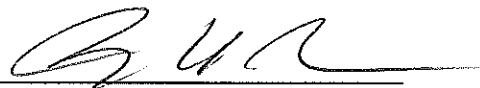
Ninamarie C. Crisafulli, the debtor in the above-captioned matter, being duly sworn, deposes and says:

1. That as of the date of this Affidavit I have filed my 2009 and 2010 federal and State tax returns, which are currently under audit.
2. My accountant, Brian Daley, expects to file amended returns to correct the deficiencies set forth in the filed returns.
3. That as of the date hereof, no current balance sheet, statement of operations or cash-flow statement has been prepared for the current year and the 2012 calendar.

Dated: 2/13/13

  
Ninamarie C. Crisafulli

Sworn to before me this 13<sup>th</sup> day of  
February, 2013

  
Notary Public

BRIAN H. BRONSTHER  
Notary Public, State of New York  
Qualified in Saratoga County  
No. 02BR4019468  
My Commission Expires Jan. 19, 2013

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Northern District of New York**

In re Ninamarie C Crisafulli

Debtor(s)

Case No.

Chapter

11

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Ninamarie C Crisafulli  
Ninamarie C Crisafulli

Date: February 13, 2013

B4 (Official Form 4) (12/07)

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Ninamarie C Crisafulli**

Debtor(s)

Case No.

Chapter **11**

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

Following is the list of the debtor's creditors holding the 20 largest unsecured claims. The list is prepared in accordance with Fed. R. Bankr. P. 1007(d) for filing in this chapter 11 [or chapter 9] case. The list does not include (1) persons who come within the definition of "insider" set forth in 11 U.S.C. § 101, or (2) secured creditors unless the value of the collateral is such that the unsecured deficiency places the creditor among the holders of the 20 largest unsecured claims. If a minor child is one of the creditors holding the 20 largest unsecured claims, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
Capital Comm Fed Cr Un 18 Computer Dr East Albany, NY 12205	Capital Comm Fed Cr Un 18 Computer Dr East Albany, NY 12205	Unsecured	Disputed	33,541.00
Capital Comm Fed Cr Un 18 Computer Dr East Albany, NY 12205	Capital Comm Fed Cr Un 18 Computer Dr East Albany, NY 12205	CreditLineSecured Joseph P Associates, LLC 78 Sandcreek Rd.	Contingent Unliquidated Disputed	190,510.00 (165,000.00 secured)
City of Albany Treasurer's Office Room 110 City Hall, 24, Eagle Stree Albany, NY 12207	City of Albany Treasurer's Office Room 110 City Hall, 24, Eagle Stree Albany, NY 12207	Various back taxes	Disputed	5,000.00
City of Cohoes City Hall 97 Mohawk Street Cohoes, NY 12047-2897	City of Cohoes City Hall 97 Mohawk Street Cohoes, NY 12047-2897	279 Remsen Street Demolition Costs and back taxes	Disputed	50,000.00
City of Schenectady Tax Department - Room 100 City Hall - 105 Jay Street Schenectady, NY 12305	City of Schenectady Tax Department - Room 100 City Hall - 105 Jay Street Schenectady, NY 12305	Various Back Taxes	Disputed	5,000.00
City of Schenectady Supervisor of Receipts Room 100 - City Hall Schenectady, NY 12305	City of Schenectady Supervisor of Receipts Room 100 - City Hall Schenectady, NY 12305	708 Union Street, Schenectady	Disputed	6,446.47
Colorado Student Ln Pr 1560 Broadway Suite 1700 Denver, CO 80202	Colorado Student Ln Pr 1560 Broadway Suite 1700 Denver, CO 80202	Educational	Disputed	31,190.00
Department of Environmental Conservation 625 Broadway Albany, NY 12233	Department of Environmental Conservation 625 Broadway Albany, NY 12233	Enviromental Waste Site	Contingent Unliquidated Disputed	100,000.00 (0.00 secured)
Estate of Charles Yund 30 NW 1st Street Delray Beach, FL 33444	Estate of Charles Yund 30 NW 1st Street Delray Beach, FL 33444	1205 Central Avenue, Colonie, NY DEC Claim	Contingent Unliquidated Disputed	160,000.00 (0.00 secured)

B4 (Official Form 4) (12/07) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor(s) \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

(1) <i>Name of creditor and complete mailing address including zip code</i>	(2) <i>Name, telephone number and complete mailing address, including zip code, of employee, agent, or department of creditor familiar with claim who may be contacted</i>	(3) <i>Nature of claim (trade debt, bank loan, government contract, etc.)</i>	(4) <i>Indicate if claim is contingent, unliquidated, disputed, or subject to setoff</i>	(5) <i>Amount of claim [if secured, also state value of security]</i>
National Grid PO Box 5026 Buffalo, NY 14205	National Grid PO Box 5026 Buffalo, NY 14205	Utility	Disputed	14,378.00
NCO Financial Systems PO Box 15630 Wilmington, DE 19850	NCO Financial Systems PO Box 15630 Wilmington, DE 19850	Several Accounts	Disputed	35,475.00
Reedemer Church 931 Herkimer Road Utica, NY 13501	Reedemer Church 931 Herkimer Road Utica, NY 13501	Damage and rent claim	Disputed	20,000.00
RMS PO Box 4647 Lutherville Timonium, MD 21094	RMS PO Box 4647 Lutherville Timonium, MD 21094		Disputed	6,000.00
Rubin & Rothman 1787 Veterans Hwy Suite 32 PO Box 9003 Islandia, NY 11749	Rubin & Rothman 1787 Veterans Hwy Suite 32 PO Box 9003 Islandia, NY 11749	Collection	Disputed	26,000.00
Sefcu Po Box 12189 Albany, NY 12212	Sefcu Po Box 12189 Albany, NY 12212	5 Exchange and 12 Sumpter	Contingent Unliquidated Disputed	84,658.00 (233,000.00 secured) (199,000.00 senior lien)
Slater Tenaaglia 301 Third Street Ocean City, NJ 08226	Slater Tenaaglia 301 Third Street Ocean City, NJ 08226		Disputed	5,832.19
Slater Tenaaglia 301 Third Street Ocean City, NJ 08226	Slater Tenaaglia 301 Third Street Ocean City, NJ 08226		Disputed	5,832.00
State Employees Fcu 700 Patroon Creek Blvd Albany, NY 12206	State Employees Fcu 700 Patroon Creek Blvd Albany, NY 12206	Residence 5 Fairway Lane Albany, Ny	Contingent Unliquidated Disputed	800,000.00 (175,000.00 secured)
Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128	Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128	1205 Central Avenue	Disputed	5,602.98
Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128	Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128	Various Back taxes	Disputed	15,000.00



B4 (Official Form 4) (12/07) - Cont.

In re **Ninamarie C Crisafulli**

Debtor(s)

Case No. \_\_\_\_\_

**LIST OF CREDITORS HOLDING 20 LARGEST UNSECURED CLAIMS**

(Continuation Sheet)

**DECLARATION UNDER PENALTY OF PERJURY  
ON BEHALF OF A CORPORATION OR PARTNERSHIP**

I, **Ninamarie C Crisafulli**, the debtor in this case, declare under penalty of perjury that I have read the foregoing list and that it is true and correct to the best of my information and belief.

Date **February 13, 2013**

Signature **/s/ Ninamarie C Crisafulli**

**Ninamarie C Crisafulli**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Ninamarie C Crisafulli**,  
Debtor

Case No. \_\_\_\_\_

Chapter **11**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>733,000.00</b>		
B - Personal Property	<b>Yes</b>	<b>4</b>	<b>9,636.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>3</b>		<b>1,779,785.18</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>4</b>		<b>115,473.71</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>12</b>		<b>214,722.94</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>23,932.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>20,944.09</b>
Total Number of Sheets of ALL Schedules		<b>30</b>			
Total Assets			<b>742,636.00</b>		
Total Liabilities				<b>2,109,981.83</b>	

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Ninamarie C Crisafulli**,  
 Debtor

Case No. \_\_\_\_\_

Chapter **11**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

- ☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	
Student Loan Obligations (from Schedule F)	
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	
TOTAL	

**State the following:**

Average Income (from Schedule I, Line 16)	
Average Expenses (from Schedule J, Line 18)	
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column		
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		
4. Total from Schedule F		
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

**Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence 5 Fairway Lane Albany, Ny	Residence/Fee Simple 100%	-	175,000.00	800,000.00
4232 Albany Street Albany, NY 12205	Fee Simple - 100%	-	140,000.00	800,000.00
68 North Lake Street Albany, NY 12206	Fee Simple - 100%	-	60,000.00	800,000.00
64 North Lake Street, Albany, NY	Fee Simple - 100%	-	5,000.00	800,000.00
12 Sumpter Street Albany, NY 12205	Fee Simple - 100%	-	10,000.00	259,000.00
5 Exchange Street, Watervliet, NY		-	30,000.00	259,000.00
708 Union Street Schenectady, NY Building damaged by fire Proceeds with Adjuster	Fee Simple - 50% Interest	J	20,000.00	1.00
578 Crane Street, Schenectady, NY	Fee Simple - 50%	-	54,000.00	0.00
1205 Central Avenue, Colonie, NY DEC Claim	Fee Simple - 100%	-	0.00	160,000.00
9 Hills Lane, Albany, NY		-	229,000.00	232,752.00
279 Remsen Street, Cohoes, NY Damaged by Fire Insurance Proceeds to payoff mortgage Cross-collateralized Mortgage	Fee Interest - 100%	-	10,000.00	800,000.00

Sub-Total > **733,000.00** (Total of this page)Total > **733,000.00**0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petitioner is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

**Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.**

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash on hand</b>	-	<b>100.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Berkshire Bank Checking Account Approximate Balance</b>	-	<b>1,000.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>bedroom furniture, tables, dressers, chairs, sofa, television, computer, kitchen wares and other miscellaneous household goods and furnishings</b>	-	<b>2,500.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	<b>X</b>			
6. Wearing apparel.		<b>shirts, shoes, pants, sweaters, suits, jackets and other miscellaneous wearing apparel</b>	-	<b>500.00</b>
7. Furs and jewelry.		<b>Misc. Costume Jewelry</b>	-	<b>1,200.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			
10. Annuities. Itemize and name each issuer.	<b>X</b>			
			Sub-Total > (Total of this page)	<b>5,300.00</b>

3 continuation sheets attached to the Schedule of Personal Property

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	<b>X</b>			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	<b>X</b>			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.		<b>Building Blocks Childcare Center of Colonie - 100% Interest</b>	-	<b>0.00</b>
		<b>Est Assets - \$ 10,300.00</b>		
		<b>Est. Liabilities - \$ 33,800.00</b>		
		<b>Joespeh P Associates, LLC - 100% Ownership</b>	-	<b>0.00</b>
		<b>Properties owned:</b>		
		<b>- 78 Sand Creed Rd. (\$165,000)</b>		
		<b>- 1364 Central Ave. (\$160,000)</b>		
		<b>Mortgages:</b>		
		<b>- Capcom (\$180,000)</b>		
		<b>- SEFCU (\$800,000.)</b>		
		<b>Jaden B. Associates, LLC</b>	-	<b>0.00</b>
		<b>100% owner</b>		
		<b>2-4 Corning, Colonie, NY (FMV - \$ 49,000.00 Mtg - \$ 40,000.00)</b>		
		<b>Sweet Temptations of Albany, LLC - 100% interest</b>	-	<b>0.00</b>
		<b>Est. Assets Value - \$ 19,700</b>		
		<b>Est. Liabilities - \$ 72,808</b>		
		<b>Crisafulli Plumbing, Heating, Air Conditioning and Excavation Contractors, Inc.</b>	-	<b>0.00</b>
		<b>Ceased doing business</b>		
		<b>Trustco Stock - Custodial Account for Son</b>	-	<b>80.00</b>
14. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
16. Accounts receivable.	<b>X</b>			

Sub-Total > **80.00**  
(Total of this page)

Sheet 1 of 3 continuation sheets attached  
to the Schedule of Personal Property

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		<b>Debtor currently receiving \$ 192.00 weekly</b>	-	<b>192.00</b>
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		<b>Various Judgments for Evicted tenants Approx. Face Value - 40,646.00 Discounted for Collectability and Age</b>	-	<b>4,064.00</b>
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	<b>X</b>			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
22. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
23. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	<b>X</b>			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	<b>X</b>			
26. Boats, motors, and accessories.	<b>X</b>			
27. Aircraft and accessories.	<b>X</b>			

Sub-Total > **4,256.00**  
(Total of this page)

Sheet 2 of 3 continuation sheets attached  
to the Schedule of Personal Property

B6B (Official Form 6B) (12/07) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B - PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28. Office equipment, furnishings, and supplies.	<b>X</b>			
29. Machinery, fixtures, equipment, and supplies used in business.	<b>X</b>			
30. Inventory.	<b>X</b>			
31. Animals.	<b>X</b>			
32. Crops - growing or harvested. Give particulars.	<b>X</b>			
33. Farming equipment and implements.	<b>X</b>			
34. Farm supplies, chemicals, and feed.	<b>X</b>			
35. Other personal property of any kind not already listed. Itemize.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)  
Total > **9,636.00**

(Report also on Summary of Schedules)

Sheet **3** of **3** continuation sheets attached  
to the Schedule of Personal Property



B6C (Official Form 6C) (4/10)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b)(2)

☐ 11 U.S.C. § 522(b)(3)

☐ Check if debtor claims a homestead exemption that exceeds \$146,450. (Amount subject to adjustment on 4/1/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
<b><u>Real Property</u></b>			
<b>578 Crane Street, Schenectady, NY</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>6,831.00</b>	<b>54,000.00</b>
<b><u>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</u></b>			
<b>Berkshire Bank</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>1,000.00</b>	<b>1,000.00</b>
<b>Checking Account</b>			
<b>Approximate Balance</b>			
<b><u>Household Goods and Furnishings</u></b>			
<b>bedroom furniture, tables, dressers, chairs, sofa, television, computer, kitchen wares and other miscellaneous household goods and furnishings</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>2,500.00</b>	<b>2,500.00</b>
<b><u>Wearing Apparel</u></b>			
<b>shirts, shoes, pants, sweaters, suits, jackets and other miscellaneous wearing apparel</b>	<b>11 U.S.C. § 522(d)(3)</b>	<b>500.00</b>	<b>500.00</b>
<b><u>Furs and Jewelry</u></b>			
<b>Misc. Costume Jewelry</b>	<b>11 U.S.C. § 522(d)(4)</b>	<b>1,200.00</b>	<b>1,200.00</b>
<b><u>Stock and Interests in Businesses</u></b>			
<b>Trustco Stock - Custodial Account for Son</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>80.00</b>	<b>80.00</b>
<b><u>Alimony, Maintenance, Support, and Property Settlements</u></b>			
<b>Debtor currently receiving \$ 192.00 weekly</b>	<b>11 U.S.C. § 522(d)(10)(D)</b>	<b>192.00</b>	<b>192.00</b>
<b><u>Other Liquidated Debts Owing Debtor Including Tax Refund</u></b>			
<b>Various Judgments for Evicted tenants</b>	<b>11 U.S.C. § 522(d)(5)</b>	<b>4,064.00</b>	<b>4,064.00</b>
<b>Approx. Face Value - 40,646.00</b>			
<b>Discounted for Collectability and Age</b>			

Total: **16,367.00** **63,536.00**

0 continuation sheets attached to Schedule of Property Claimed as Exempt

B6D (Official Form 6D) (12/07)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>tax liens on 708 Union St</b>					
<b>American Tax Funding, LLC Attn: President 346 Jupiter Blvd., Suite 300 Jupiter, FL 33458</b>	-			X	X	X		
Value \$			<b>8,886.56</b>				<b>8,886.56</b>	<b>0.00</b>
Account No.			<b>Tax Lien 578 Crane Street Schenectady, NY</b>					
<b>American Tax Funding, LLC Attn: President 346 Jupiter Blvd., Suite 300 Jupiter, FL 33458</b>	-			X	X	X		
Value \$			<b>54,000.00</b>				<b>10,378.90</b>	<b>0.00</b>
Account No. xxxxxx0001			<b>Opened 2/01/07 Last Active 7/13/11  CreditLineSecured Joseph P Associates, LLC 78 Sandcreek Rd.</b>					
<b>Capital Comm Fed Cr Un 18 Computer Dr East Albany, NY 12205</b>	-			X	X	X		
Value \$			<b>165,000.00</b>				<b>190,510.00</b>	<b>25,510.00</b>
Account No. xxxxxxxxx5950			<b>Opened 2/01/06 Last Active 4/24/09  9 Hills Lane, Albany, NY</b>					
<b>Chase Mtg Po Box 24696 Columbus, OH 43224</b>	-			X	X	X		
Value \$			<b>229,000.00</b>				<b>232,752.00</b>	<b>3,752.00</b>
Subtotal (Total of this page)							<b>442,527.46</b>	<b>29,262.00</b>

2 continuation sheets attached

B6D (Official Form 6D) (12/07) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
			DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN					
Account No. <b>xx1059</b>			<b>September 2011</b>					
<b>Department of Environmental Conservation 625 Broadway Albany, NY 12233</b>		-	<b>Enviromental Waste Site</b>	X	X	X		
			Value \$ <b>0.00</b>				<b>100,000.00</b>	<b>100,000.00</b>
Account No.			<b>Judgment filed 7/28/09</b>					
<b>Eber Bros Wine and Liquor Attn: President 155 Paragon Drive Rochester, NY 14624</b>		-		X	X	X		
			Value \$ <b>1,789.51</b>				<b>1,798.51</b>	<b>9.00</b>
Account No.			<b>1205 Central Avenue, Colonie, NY DEC Claim</b>					
<b>Estate of Charles Yund 30 NW 1st Street Delray Beach, FL 33444</b>		-		X	X	X		
			Value \$ <b>0.00</b>				<b>160,000.00</b>	<b>160,000.00</b>
Account No.			<b>Judgment filed 1/15/10 Albany County Document Number 10609184</b>					
<b>First Niagra Bank Attn: President P.O. Box 514 Lockport, NY 14095</b>		-		X	X	X		
			Value \$ <b>3,801.21</b>				<b>3,801.21</b>	<b>0.00</b>
Account No. <b>xxx-xx-1247</b>			<b>Withholding Taxes Federal Tax Liens</b>					
<b>IRS PO Box 7346 Philadelphia, PA 19101-7346</b>		-		X	X	X		
			Value \$ <b>7,000.00</b>				<b>7,000.00</b>	<b>0.00</b>
Subtotal							<b>272,599.72</b>	<b>260,009.00</b>
(Total of this page)								

Sheet **1** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.			<b>Tax Warrant filed 6/18/08</b>					
<b>NYS Taxation and Finance Attn: Bankruptcy PO Box 5300 Albany, NY 12205-5300</b>	-			X	X	X		
Value \$			<b>5,000.00</b>				<b>5,000.00</b>	<b>0.00</b>
Account No. xxxxxx9902			<b>Opened 1/01/08 Last Active 12/27/11 5 Exchange and 12 Sumpter</b>					
<b>Sefcu Po Box 12189 Albany, NY 12212</b>	-			X	X	X		
Value \$			<b>233,000.00</b>				<b>175,000.00</b>	<b>0.00</b>
Account No. xxxxxx9901			<b>Opened 1/01/08 Last Active 11/22/11 5 Exchange and 12 Sumpter</b>					
<b>Sefcu Po Box 12189 Albany, NY 12212</b>	-			X	X	X		
Value \$			<b>233,000.00</b>				<b>84,658.00</b>	<b>50,658.00</b>
Account No. xxxxxx6300			<b>Opened 8/01/07 Last Active 3/30/12 Residence 5 Fairway Lane Albany, Ny</b>					
<b>State Employees Fcu 700 Patroon Creek Blvd Albany, NY 12206</b>	-			X	X	X		
Value \$			<b>175,000.00</b>				<b>800,000.00</b>	<b>625,000.00</b>
Account No.			<b>578 Crane Street, Schenectady, NY</b>					
<b>Walter Frasier and Linda LaBarge 1710 Central Ave. Albany, NY 12205</b>	-			X	X	X		
Value \$			<b>54,000.00</b>				<b>0.00</b>	<b>0.00</b>
Subtotal (Total of this page)							<b>1,064,658.00</b>	<b>675,658.00</b>
Total (Report on Summary of Schedules)							<b>1,779,785.18</b>	<b>964,929.00</b>

Sheet **2** of **2** continuation sheets attached to  
Schedule of Creditors Holding Secured Claims

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)☐ **Domestic support obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$11,725\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,775\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,600\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☒ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for death or personal injury while debtor was intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

B6E (Official Form 6E) (4/10) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xx.x2-1-60</b>			<b>2013</b>					
<b>Albany County Division of Finance 112 State Street Albany, NY 12207</b>	-		<b>64 North lake</b>			<b>X</b>	<b>2,264.04</b>	<b>0.00</b>
							<b>2,264.04</b>	<b>2,264.04</b>
Account No.			<b>Various back taxes</b>					
<b>City of Albany Treasurer's Office Room 110 City Hall, 24, Eagle Stree Albany, NY 12207</b>	-					<b>X</b>	<b>5,000.00</b>	<b>0.00</b>
							<b>5,000.00</b>	<b>5,000.00</b>
Account No.			<b>2013</b>					
<b>City of Cohoes City Hall 97 Mohawk Street Cohoes, NY 12047-2897</b>	-		<b>279 Remsen Street Demolition Costs and back taxes</b>			<b>X</b>	<b>50,000.00</b>	<b>0.00</b>
							<b>50,000.00</b>	<b>50,000.00</b>
Account No. <b>9107</b>			<b>2013</b>					
<b>City of Schenectady Tax Department - Room 100 City Hall - 105 Jay Street Schenectady, NY 12305</b>	-		<b>578 Cran Street, Schenectady</b>			<b>X</b>	<b>3,395.23</b>	<b>0.00</b>
							<b>3,395.23</b>	<b>3,395.23</b>
Account No.			<b>2013</b>					
<b>City of Schenectady Supervisor of Receipts Room 100 - City Hall Schenectady, NY 12305</b>	-		<b>708 Union Street, Schenectady</b>			<b>X</b>	<b>6,446.47</b>	<b>0.00</b>
							<b>6,446.47</b>	<b>6,446.47</b>
Subtotal								<b>0.00</b>
(Total of this page)							<b>67,105.74</b>	<b>67,105.74</b>

Sheet **1** of **3** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)**Taxes and Certain Other Debts  
Owed to Governmental Units**

## TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	D I S P U T E D	U N L I Q U I D A T E D	C O N T I N G E N T	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No.			<b>Various Back Taxes</b>					
<b>City of Schenectady Tax Department - Room 100 City Hall - 105 Jay Street Schenectady, NY 12305</b>		-				X	<b>5,000.00</b>	<b>0.00</b>
								<b>5,000.00</b>
Account No. <b>xx.xx-5-50.1</b>			<b>2013</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-	<b>78 Sand Creek</b>			X	<b>4,386.99</b>	<b>0.00</b>
								<b>4,386.99</b>
Account No. <b>xx.x3-1-17</b>			<b>2013</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-	<b>5 Exchange Steet</b>			X	<b>3,810.60</b>	<b>0.00</b>
								<b>3,810.60</b>
Account No. <b>xx.x-7-35.1</b>			<b>2013</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-	<b>1205 Central Avenue</b>			X	<b>5,602.98</b>	<b>0.00</b>
								<b>5,602.98</b>
Account No. <b>xx.1-1-28</b>			<b>2013</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-	<b>5 Fairway lane</b>			X	<b>3,304.75</b>	<b>0.00</b>
								<b>3,304.75</b>
Subtotal								<b>0.00</b>
(Total of this page)							<b>22,105.32</b>	<b>22,105.32</b>

Sheet **2** of **3** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

B6E (Official Form 6E) (4/10) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS**  
(Continuation Sheet)

**Taxes and Certain Other Debts  
Owed to Governmental Units**

TYPE OF PRIORITY

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R R	H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
								AMOUNT ENTITLED TO PRIORITY
Account No. <b>xx.x7-6-31</b>			<b>2013</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-	<b>1366 Central Avenue</b>			<b>X</b>		<b>0.00</b>
							<b>2,857.20</b>	<b>2,857.20</b>
Account No. <b>x9.3-1-1</b>			<b>2013</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-	<b>4232 Albany Street</b>			<b>X</b>		<b>0.00</b>
							<b>3,605.64</b>	<b>3,605.64</b>
Account No.			<b>Various Back taxes</b>					
<b>Town of Colonie Memorial Town Hall 534 Loudon Road Newtonville, NY 12128</b>		-				<b>X</b>		<b>0.00</b>
							<b>15,000.00</b>	<b>15,000.00</b>
Account No. <b>xxx.xx-2-4.11</b>			<b>2013</b>					
<b>Troy City School District 2920 5th Avenue Troy, NY 12180</b>		-	<b>9 Hills landing</b>			<b>X</b>		<b>0.00</b>
							<b>4,799.81</b>	<b>4,799.81</b>
Account No.								

Sheet **3** of **3** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Priority Claims

Subtotal  
(Total of this page)

**0.00**  
**26,262.65**

Total  
(Report on Summary of Schedules)

**0.00**  
**115,473.71**



In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H U S B A N D  W I F E  J O I N T  C O M M U N I T Y	D A T E C L A I M W A S I N C U R R E D A N D C O N S I D E R A T I O N F O R C L A I M. I F C L A I M I S S U B J E C T T O S E T O F F, S O S T A T E.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	A M O U N T O F C L A I M
Account No.							
<b>Aarons Rental</b> <b>233 Central Ave.</b> <b>Albany, NY 12206</b>	-					X	<b>2,095.04</b>
Account No. <b>6630</b>			<b>Medical Services</b>				
<b>Albany Advanced Imaging</b> <b>PO Box 74</b> <b>Latham, NY 12110</b>	-					X	<b>818.00</b>
Account No.			<b>Medical Serices</b>				
<b>Albany Emergency Medicine</b> <b>PO Box 768</b> <b>Clifton Park, NY 12065</b>	-					X	<b>483.00</b>
Account No.			<b>Medical Services</b>				
<b>Albany Medical College Physicians</b> <b>Group</b> <b>PO Box 32511</b> <b>Hartford, CT 06150-2511</b>	-					X	<b>4,000.00</b>
Subtotal (Total of this page)							<b>7,396.04</b>

11 continuation sheets attached

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Medical Services</b>				
<b>Antonio Boncordo, DMV 515 1/2 Albany Shaker Road Albany, NY 12211</b>	-				<b>X</b>	<b>120.00</b>
Account No. <b>xxxxxx0006</b>		<b>Opened 1/01/11 Last Active 3/21/11 Unsecured</b>				
<b>Capital Comm Fed Cr Un 18 Computer Dr East Albany, NY 12205</b>	-				<b>X</b>	<b>33,541.00</b>
Account No.		<b>Collection Account</b>				
<b>Cb Of The Hudson Valle 155 N Plank Rd Newburgh, NY 12550</b>	-				<b>X</b>	<b>119.34</b>
Account No. <b>1501</b>						
<b>Cb Of The Hudson Valle 155 N Plank Rd Newburgh, NY 12550</b>	-				<b>X</b>	<b>325.00</b>
Account No. <b>xxxx0710</b>		<b>Opened 1/01/12 Collection Attorney Emp Of Albany County Pllc</b>				
<b>Cds/collection Agency/Escalate Attention: Bankruptcy 5200 Stoneham Rd North Canton, OH 44720</b>	-				<b>X</b>	<b>462.00</b>
Sheet no. <u>1</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>34,567.34</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>Christian Brothers Academy</b> <b>12 Airline Drive</b> <b>Albany, NY 12205</b>	-				<b>X</b>	<b>1,375.00</b>
Account No.						
<b>Citizens Bank</b> <b>PO Box 7000</b> <b>rap250</b> <b>Providence, RI 02940</b>	-				<b>X</b>	<b>489.53</b>
Account No. <b>xxxxxxxxxxxxx8253</b>						
<b>Colorado Student Ln Pr</b> <b>1560 Broadway</b> <b>Suite 1700</b> <b>Denver, CO 80202</b>	-	<b>Opened 8/01/09 Last Active 10/31/09</b> <b>Educational</b>			<b>X</b>	<b>31,190.00</b>
Account No.						
<b>Community Care Physicians</b> <b>711 Troy Schenectady Road, Suite 201</b> <b>Latham, NY 12110</b>	-	<b>Medical Services</b>			<b>X</b>	<b>155.00</b>
Account No.						
<b>Consumer Pak</b> <b>1203 Amsterdam Ave.</b> <b>Suite 2B</b> <b>Schenectady, NY 12302</b>	-	<b>Ads</b>			<b>X</b>	<b>1,270.00</b>
Sheet no. <u>2</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>34,479.53</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.						
<b>Cooper, Erving and Savage</b> <b>39 North Pearl Street</b> <b>Albany, NY 12207</b>	-				X	<b>467.50</b>
Account No.		<b>Several Collection Accounts</b>				
<b>Credit Collection Services</b> <b>Two Wells Ave., Dept. 9134</b> <b>Newton Center, MA 02459</b>	-				X	<b>2,600.00</b>
Account No.						
<b>Daniel Arenos</b> <b>2093 Western Ave.</b> <b>Guilderland, NY 12084</b>	-				X	<b>596.00</b>
Account No. <b>Notice Only</b>		<b>Attorney for David Cohen</b>				
<b>David Cohen c/o Gary A. Lefkowitz</b> <b>950 New loudon Road</b> <b>#310</b> <b>Latham, NY 12110-2182</b>	-				X	<b>Unknown</b>
Account No. <b>7890</b>						
<b>E.R Soulution</b> <b>PO Box 97029</b> <b>Redmond, WA 98073-9729</b>	-				X	<b>399.00</b>
Sheet no. <b>3</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>4,062.50</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>9713</b>							
<b>First Premier Bank</b> <b>601 S. Minnesota Ave.</b> <b>Sioux Falls, SD 57104</b>		-				X	<b>551.00</b>
Account No. <b>5001</b>							
<b>I C System Inc</b> <b>Po Box 64378</b> <b>Saint Paul, MN 55164</b>		-				X	<b>848.00</b>
Account No.			<b>Medical Services</b>				
<b>Jacob, Lee and Burack</b> <b>62 Hacket Blvd</b> <b>Albany, NY 12209</b>		-				X	<b>325.00</b>
Account No. <b>1108</b>							
<b>Kemper Ins.</b> <b>12926 Grtan Bay Parkway W</b> <b>Jacksonville, FL 32258</b>		-				X	<b>116.74</b>
Account No. <b>9341</b>							
<b>Lamont Hanley &amp; Associates</b> <b>1138 Elm Street</b> <b>Manchester, NH 03101</b>		-				X	<b>196.00</b>
Sheet no. <u>4</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>2,036.74</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>2158</b>							
<b>Lamont Hanley &amp; Associates</b> <b>1138 Elm Street</b> <b>Manchester, NH 03101</b>		-			X		<b>228.00</b>
Account No. <b>6971</b>							
<b>Lamont Hanley &amp; Associates</b> <b>1138 Elm Street</b> <b>Manchester, NH 03101</b>		-			X		<b>122.00</b>
Account No. <b>52-9</b>							
<b>Law Office of P.Sauer</b> <b>3 golf Road</b> <b>Hoffman Estates, IL 60169</b>		-			X		<b>716.29</b>
Account No. <b>2053</b>							
<b>Main St. America</b> <b>PO Box 2004</b> <b>Keene, NH 03431</b>		-			X		<b>716.29</b>
Account No. <b>4668</b>			<b>collection</b>				
<b>Miller &amp; Dubuc</b> <b>14 corporate Woods Blvd.</b> <b>Albany, NY 12211</b>		-			X		<b>1,000.00</b>
Sheet no. <b>5</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>2,782.58</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6231</b>  <b>National Grid</b> <b>PO Box 5026</b> <b>Buffalo, NY 14205</b>	-	<b>5/2010</b> <b>Utility</b>			<b>X</b>	<b>14,378.00</b>
Account No. <b>xxxxxx2837</b>  <b>Nbt</b> <b>20 Mohawk St</b> <b>Canajoharie, NY 13317</b>	-	<b>Opened 8/01/05 Last Active 8/01/08</b> <b>CheckCreditOrLineOfCredit</b>			<b>X</b>	<b>4,381.00</b>
Account No. <b>7038</b>  <b>NCO Financial Systems</b> <b>PO Box 15630</b> <b>Wilmington, DE 19850</b>	-	<b>Several Accounts</b>			<b>X</b>	<b>35,475.00</b>
Account No. <b>5991</b>  <b>NYCM Ins.</b> <b>1899 Central Plaza East</b> <b>Edmeston, NY 13335</b>	-				<b>X</b>	<b>196.00</b>
Account No.  <b>NYS Dept of Labor</b> <b>Building 12</b> <b>WA Harriman Campus</b> <b>Albany, NY 12240</b>	-	<b>Income Taxes</b>			<b>X</b>	<b>5,000.00</b>
Sheet no. <u>6</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>59,430.00</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No.		<b>Medical Services</b>				
<b>Overton Russell Doerr PO Box 437 Clifton Park, NY 12065</b>	-				<b>X</b>	<b>96.00</b>
Account No. <b>2908</b>						
<b>Paul Effman Music PO Box 19 Syosset, NY 11791</b>	-				<b>X</b>	<b>301.00</b>
Account No. <b>5178</b>		<b>10/2009</b>				
<b>Penn Credit Corp P.O. Box 988 Harrisburg, PA 17108</b>	-				<b>X</b>	<b>482.24</b>
Account No. <b>5839</b>		<b>10/18/2010</b>				
<b>Rapid Recovery 25 Orville Drive Suite 101 Bohemia, NY 11716</b>	-				<b>X</b>	<b>1,295.00</b>
Account No.		<b>Damage and rent claim</b>				
<b>Reedemer Church 931 Herkimer Road Utica, NY 13501</b>	-				<b>X</b>	<b>20,000.00</b>
Sheet no. <u>7</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>22,174.24</b>



In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>6304</b>  <b>RMS</b> <b>PO Box 4647</b> <b>Lutherville Timonium, MD 21094</b>	-				X		<b>6,000.00</b>
Account No.  <b>Rubin &amp; Rothman</b> <b>1787 Veterans Hwy</b> <b>Suite 32 PO Box 9003</b> <b>Islandia, NY 11749</b>	-		<b>Collection</b>		X		<b>26,000.00</b>
Account No. <b>6304</b>  <b>Slater Tenaaglia</b> <b>301 Third Street</b> <b>Ocean City, NJ 08226</b>	-		<b>1/31/2011</b>		X		<b>5,832.00</b>
Account No.  <b>Slater Tenaaglia</b> <b>301 Third Street</b> <b>Ocean City, NJ 08226</b>	-				X		<b>5,832.19</b>
Account No.  <b>Smart Tuition</b> <b>1 Woodbridge Center</b> <b>Suite 800</b> <b>Woodbridge, NJ 07095</b>	-				X		<b>2,228.20</b>
Sheet no. <u>8</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>45,892.39</b>

B6F (Official Form 6F) (12/07) - Cont.

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H U S B A N D W I F E J O I N T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>0281</b>							
<b>Solomon &amp; Solomon</b> <b>P.O. Box 15019</b> <b>Albany, NY 12212</b>		-				X	<b>450.00</b>
Account No. <b>6501</b>							
<b>Solomon &amp; Solomon</b> <b>P.O. Box 15019</b> <b>Albany, NY 12212</b>		-				X	<b>68.68</b>
Account No. <b>3472</b>							
<b>Times Union</b> <b>PO Box 368</b> <b>East Syracuse, NY 13057</b>		-				X	<b>5.10</b>
Account No.			<b>Law Suit</b>				
<b>Tonya Bryant</b> <b>C/o Finklestein &amp; Partners</b> <b>1707 Central Avenue</b> <b>Albany, NY 12205</b>		-		X	X	X	<b>Unknown</b>
Account No. <b>4209</b>			<b>7/27/2011</b>				
<b>Transworld Systems</b> <b>5760 Commons Park Drive</b> <b>East Syracuse, NY 13057</b>		-				X	<b>63.40</b>
Sheet no. <b>9</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							
Subtotal (Total of this page)							<b>587.18</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>3497</b>  <b>United Tele</b> <b>6450 Poe Ave.</b> <b>Suite 401</b> <b>Dayton, OH 45414</b>		-				X	<b>40.00</b>
Account No. <b>4209</b>  <b>University ENT</b> <b>35 Hacket Blvd.</b> <b>Albany, NY 12208</b>		-	<b>7/2011</b> <b>Medical Services</b>			X	<b>63.40</b>
Account No. <b>xxxxxxxxxxx9717</b>  <b>Upstate Col</b> <b>1759 Union St</b> <b>Schenectady, NY 12309</b>		-	<b>01 Sterling Insurance Co</b>			X	<b>140.00</b>
Account No. <b>xxxxxxxxxxx9717</b>  <b>Upstate Col</b> <b>1759 Union St</b> <b>Schenectady, NY 12309</b>		-	<b>01 Sterling Insurance Co</b>			X	<b>140.00</b>
Account No. <b>9717</b>  <b>Upstate Collection</b> <b>1759 Union St.</b> <b>Suite 102</b> <b>Schenectady, NY 12309</b>		-				X	<b>140.00</b>
Sheet no. <b>10</b> of <b>11</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							<b>Subtotal</b> (Total of this page) <b>523.40</b>

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No.						
<b>W. Bruce Clark, MD</b> <b>585 New Loudon Rd.</b> <b>Latham, NY 12110</b>	-	<b>Medical Services</b>			<b>X</b>	<b>680.00</b>
Account No. <b>xbvb</b>						
<b>Yellow Book</b> <b>PO Box 11815</b> <b>Newark, NJ 07101</b>	-				<b>X</b>	<b>111.00</b>
Account No.						
Account No.						
Account No.						
Sheet no. <u>11</u> of <u>11</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>791.00</b>
						Total (Report on Summary of Schedules)
						<b>214,722.94</b>

B6G (Official Form 6G) (12/07)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
,	Various residential leases
,	
,	

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

0

continuation sheets attached to Schedule of Codebtors

B6I (Official Form 6I) (12/07)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor(s)

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:  <b>Single</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <b>Son</b> <b>Son</b> <b>Son</b> <b>Son</b>	AGE(S): <b>1</b> <b>14</b> <b>3</b> <b>4</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<b>Building Blocks Child Care center of Alb</b>	
How long employed		
Address of Employer	<b>25 Walker Way Albany, NY 12205</b>	

INCOME: (Estimate of average or projected monthly income at time case filed)

1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)

DEBTOR	SPOUSE
\$ <u>0.00</u>	\$ <u>N/A</u>

2. Estimate monthly overtime

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

3. SUBTOTAL

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

4. LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

b. Insurance

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

c. Union dues

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

d. Other (Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

5. SUBTOTAL OF PAYROLL DEDUCTIONS

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

6. TOTAL NET MONTHLY TAKE HOME PAY

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

7. Regular income from operation of business or profession or farm (Attach detailed statement)

\$ <u>8,900.00</u>	\$ <u>N/A</u>
--------------------	---------------

8. Income from real property

\$ <u>14,200.00</u>	\$ <u>N/A</u>
---------------------	---------------

9. Interest and dividends

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

\$ <u>832.00</u>	\$ <u>N/A</u>
------------------	---------------

11. Social security or government assistance

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

12. Pension or retirement income

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

13. Other monthly income

(Specify): \_\_\_\_\_

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

\$ <u>0.00</u>	\$ <u>N/A</u>
----------------	---------------

14. SUBTOTAL OF LINES 7 THROUGH 13

\$ <u>23,932.00</u>	\$ <u>N/A</u>
---------------------	---------------

15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)

\$ <u>23,932.00</u>	\$ <u>N/A</u>
---------------------	---------------

16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)

\$ <u>23,932.00</u>	
---------------------	--

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

**Rental income is expected to increase.**

B6J (Official Form 6J) (12/07)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor(s)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$	<b>2,200.00</b>
a. Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
b. Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
2. Utilities:		
a. Electricity and heating fuel	\$	<b>0.00</b>
b. Water and sewer	\$	<b>0.00</b>
c. Telephone	\$	<b>0.00</b>
d. Other <b>See Detailed Expense Attachment</b>	\$	<b>275.00</b>
3. Home maintenance (repairs and upkeep)	\$	<b>0.00</b>
4. Food	\$	<b>0.00</b>
5. Clothing	\$	<b>250.00</b>
6. Laundry and dry cleaning	\$	<b>75.00</b>
7. Medical and dental expenses	\$	<b>100.00</b>
8. Transportation (not including car payments)	\$	<b>350.00</b>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<b>150.00</b>
10. Charitable contributions	\$	<b>0.00</b>
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	<b>0.00</b>
b. Life	\$	<b>0.00</b>
c. Health	\$	<b>266.00</b>
d. Auto	\$	<b>0.00</b>
e. Other	\$	<b>0.00</b>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$	<b>0.00</b>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	<b>0.00</b>
b. Other <b>Mortgages</b>	\$	<b>6,244.09</b>
c. Other	\$	<b>0.00</b>
14. Alimony, maintenance, and support paid to others	\$	<b>0.00</b>
15. Payments for support of additional dependents not living at your home	\$	<b>0.00</b>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<b>10,084.00</b>
17. Other <b>See Detailed Expense Attachment</b>	\$	<b>950.00</b>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	<b>20,944.09</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>Debtor expects a decrease in expenses upon sale of property.</b>		
20. STATEMENT OF MONTHLY NET INCOME		
a. Average monthly income from Line 15 of Schedule I	\$	<b>23,932.00</b>
b. Average monthly expenses from Line 18 above	\$	<b>20,944.09</b>
c. Monthly net income (a. minus b.)	\$	<b>2,987.91</b>



B6J (Official Form 6J) (12/07)

In re **Ninamarie C Crisafulli**

Case No. \_\_\_\_\_

Debtor(s)

**SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)**

**Detailed Expense Attachment**

**Other Utility Expenditures:**

<b>cell phone</b>	\$	<b>150.00</b>
<b>all-in-one</b>	\$	<b>125.00</b>
<b>Total Other Utility Expenditures</b>	\$	<b>275.00</b>

**Other Expenditures:**

<b>Personal Care</b>	\$	<b>100.00</b>
<b>School Supplies</b>	\$	<b>25.00</b>
<b>Children's Activities</b>	\$	<b>75.00</b>
<b>Son's Private School Tuition</b>	\$	<b>750.00</b>
<b>Total Other Expenditures</b>	\$	<b>950.00</b>

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Ninamarie C Crisafulli**

Debtor(s)

Case No.

Chapter

**11**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **32** sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 13, 2013**

Signature **/s/ Ninamarie C Crisafulli**

**Ninamarie C Crisafulli**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

B7 (Official Form 7) (12/12)

**United States Bankruptcy Court  
Northern District of New York**

In re **Ninamarie C Crisafulli**

Debtor(s)

Case No.

Chapter

**11**

**STATEMENT OF FINANCIAL AFFAIRS**

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

*DEFINITIONS*

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

**1. Income from employment or operation of business**

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2010 individual gross income
	Return filed
	Under Audit
	Amendment to be filed
\$0.00	2009 individual gross income
	Under Audit
	Amendment pending
\$0.00	2011 Gross Income
	Compilation underway
\$0.00	2012 Income
	Compilation underway
\$0.00	2013 Gross Income YTD
\$0.00	Bryant v. Crisafulli

B 7 (12/12)

2

## 2. Income other than from employment or operation of business

None ☐ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
--------	--------

## 3. Payments to creditors

None ☐ **Complete a. or b., as appropriate, and c.**

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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None ☐ b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,850\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS/ TRANSFERS	AMOUNT PAID OR VALUE OF TRANSFERS	AMOUNT STILL OWING
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None ☐ c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
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\* Amount subject to adjustment on 4/01/13, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☐ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>Capital Communications Federal Credit Union v. Crisafulli, et al 5689-11</b>	<b>Foreclosure</b>	<b>Supreme Court - Albany County</b>	<b>Pending - Notice of Motion for Order Extending Time to Serve Summons and Complaint dated 4/17/12</b>
<b>American Tax Funding v. Crisafulli, Sommerset Real Estate Investment Corp. 2011-1246 (Judgment of Foreclosure and Sale)</b>	<b>Tax Foreclosure</b>	<b>Schenctady County Supreme Court</b>	<b>Sale - June 6, 2012 at 12:30PM</b>
<b>American Tax Funding v. Crisafulli, Sommerset Real Estate Investment Corp. 2012-420</b>	<b>tax foreclosure on 708 Union St.</b>	<b>Schenectady County Supreme Court</b>	<b>filed 3/29/12</b>

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

- None ☐ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Sefcu Po Box 12189 Albany, NY 12212</b>	<b>1 yr ago</b>	<b>897 Jefferson Hill Road Nassau, NY</b>

#### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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- None ☐ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
<b>SEFCU PO Box 12189 Albany, NY 12212</b>	<b>SEFCU .v Crisafulli, et al</b>		<b>Assignment of Rents Various proeprty valued at \$ 550.000</b>

#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☐ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
<b>708 Union Street</b>	<b>Fire</b>	<b>March 2012</b>
<b>279 Remsen Street, Cohoes, NY</b>	<b>Fire</b>	<b>Febraury 2012</b>

#### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>The Bronsther Law Firm 930 Route 146 Clifton Park, NY 12065</b>	<b>April 2012</b>	<b>\$2750.00</b>
<b>Richard Croak</b>	<b>September 2011</b>	<b>2500</b>
<b>The Bronsther Law Firm 12 Century Hill Drive Latham, NY 12110</b>	<b>1/3/13</b>	<b>\$ 5,000</b>

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### 10. Other transfers

- None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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- None ☐ b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE	DATE(S) OF TRANSFER(S)	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY
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### 11. Closed financial accounts

- None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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### 12. Safe deposit boxes

- None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

- None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

- None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None ☐ If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
<b>5 Fairway Road, Colonie, NY</b>	<b>Same</b>	<b>2008 - July 2009</b>
<b>6197 Depot Street, Guilderland, NY</b>	<b>Same</b>	<b>July 2009 - November 2011</b>

### 16. Spouses and Former Spouses

None ☒ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
<b>Former Damshire Cleaners 1205 Central Avenue Albany, NY 12205</b>	<b>Department of Environmental Conservation 625 Broadway Albany, NY 12233-0000</b>	<b>Sept. 2011</b>	<b>CERCLA - 42 USC 9601</b>

None ☒ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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None ☒ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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**18 . Nature, location and name of business**

None

☐ a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

*If the debtor is a partnership*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within **six years** immediately preceding the commencement of this case.

*If the debtor is a corporation*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Building Blocks Day Care of Guidlerland,			Day care	6/2010- 8/31/2011
Building Blocks of Colonie, LLC			Day care	9/16/2011 - Present

None

☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

**19. Books, records and financial statements**

None

☐ a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
GTM Payroll Services Clifton Park, NY 12065	Current
Brian Daley, CPA Clifton Park, NY 12065	Current

None

☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED
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None

☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

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NAME  
**Brian Dailey, CPA**  
**Compilation of 2012 recordds is being generated.**

ADDRESS  
**Clifton Park, NY 12065**

None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS  
**Sefcu**  
**Po Box 12189**  
**Albany, NY 12212**

DATE ISSUED  
**2011**

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**20. Inventories**

None ☒ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)
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None ☒ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS
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**21 . Current Partners, Officers, Directors and Shareholders**

None ☒ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST
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None ☒ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP
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**22 . Former partners, officers, directors and shareholders**

None ☒ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☒ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☒ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

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**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \*

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date February 13, 2013

Signature /s/ Ninamarie C Crisafulli  
**Ninamarie C Crisafulli**  
Debtor

*Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571*

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK

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IN RE:

NINAMARIE C. CRISAFULLI

CHAPTER 11  
CASE NO.

Debtor(s).

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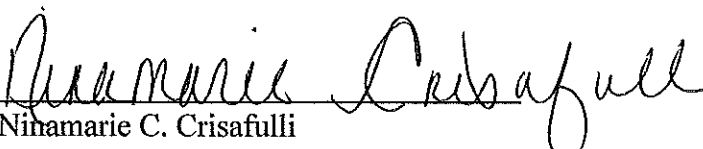
ADDENDUM TO STATEMENT OF FINANCIAL AFFAIRS

STATE OF NEW YORK     )  
                                      ) ss.:  
COUNTY OF ALBANY     )

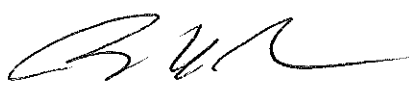
Ninamarie C. Crisafulli, the debtor in the above-captioned matter, being duly sworn, deposes and says:

1. That I have no other ownership interest in any other business other than those set forth in the Petition.
2. That my significant other Jared S. Haas owns and operates a general contracting business known as Crisafulli Property Services. I have no ownership interest in the same. That at times I have served as a receptionist and answered call on his behalf.
3. That I am not currently the beneficiary of any trust nor do I serve as a Trustee of any Trust.

Dated: 2/13/13

  
Ninamarie C. Crisafulli

Sworn to before me this 13<sup>th</sup> day of  
February, 2013

  
\_\_\_\_\_  
Notary Public

BRIAN H. BRONSTHER  
Notary Public, State of New York  
Qualified in Saratoga County  
No. 02BR4919458  
My Commission Expires Jan. 19, 2014

United States Bankruptcy Court  
Northern District of New York

In re Ninamarie C Crisafulli

Debtor(s)

Case No.

Chapter

11

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept .....	\$	<u>25,000.00</u>
Prior to the filing of this statement I have received .....	\$	<u>7,900.00</u>
Balance Due .....	\$	<u>17,100.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- d. [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

**Debtor proposes to pay the sum of \$ 250.00 per week to Attorney to be held in escrow pending Trustee's approval and Court Approval**

6. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 13, 2013

/s/ Brian H. Bronsther

**Brian H. Bronsther**  
**The Bronsther Law Firm**  
**12 Century Hill Drive**  
**Latham, NY 12110**  
**518-373-9000 Fax: 518-373-9042**  
**brian@bronstherlaw.com**

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over

a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1,167 filing fee, \$46 administrative fee: Total fee \$1,213)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court**  
**Northern District of New York**

In re **Ninamarie C Crisafulli**

Debtor(s)

Case No.

Chapter **11**

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)**  
**UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

**Ninamarie C Crisafulli**

Printed Name(s) of Debtor(s)

X **/s/ Ninamarie C Crisafulli**

Signature of Debtor

**February 13, 2013**

Date

Case No. (if known) \_\_\_\_\_

X \_\_\_\_\_

Signature of Joint Debtor (if any)

Date

---

**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.



**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF NEW YORK**

In re Ninamarie C Crisafulli ,

Debtor

Case No.

Chapter 11

Social Security No(s). and all Employer's Tax Identification No(s). *[if any]*  
xxx-xx-1247

**CERTIFICATION OF MAILING MATRIX**

I,(we), Brian H. Bronsther , the attorney for the debtor/petitioner (or, if appropriate, the debtor(s) or petitioner(s)) hereby certify under the penalties of perjury that the above/attached mailing matrix has been compared to and contains the names, addresses and zip codes of all persons and entities, as they appear on the schedules of liabilities/list of creditors/list of equity security holders, or any amendment thereto filed herewith.

Dated: February 13, 2013

/s/ Brian H. Bronsther

Brian H. Bronsther

Attorney for Debtor/Petitioner  
(Debtor(s)/Petitioner(s))

Aarons Rental  
233 Central Ave.  
Albany, NY 12206

Albany Advanced Imaging  
Acct No 6630  
PO Box 74  
Latham, NY 12110

Albany County Division of Finance  
Acct No xx.x2-1-60  
112 State Street  
Albany, NY 12207

Albany Emergency Medicine  
PO Box 768  
Clifton Park, NY 12065

Albany Medical College Physicians Group  
PO Box 32511  
Hartford, CT 06150-2511

American Tax Funding, LLC  
Attn: President  
346 Jupiter Blvd., Suite 300  
Jupiter, FL 33458

Antonio Boncordo, DMV  
515 1/2 Albany Shaker Road  
Albany, NY 12211

Ascension Capital Group  
Attn: BMW - Acct#:0584  
PO Box 201347  
Arlington, TX 76006

Capital Comm Fed Cr Un  
Acct No xxxxxx0001  
18 Computer Dr East  
Albany, NY 12205

Capital Comm Fed Cr Un  
Acct No xxxxxx0006  
18 Computer Dr East  
Albany, NY 12205

Carter Conboy  
Acct No xxxxxx xxxx xxxxxx: x4106  
Attention: Edward Connell  
20 Corporate Woods Blvd  
Albany, NY 12211

Cb Of The Hudson Valle  
155 N Plank Rd  
Newburgh, NY 12550

Cb Of The Hudson Valle  
Acct No 1501  
155 N Plank Rd  
Newburgh, NY 12550

Cds/collection Agency/Escalate  
Acct No xxxx0710  
Attention: Bankruptcy  
5200 Stoneham Rd  
North Canton, OH 44720

Chase Mtg  
Acct No xxxxxxxxxx5950  
Po Box 24696  
Columbus, OH 43224

Christian Brothers Academy  
12 Airline Drive  
Albany, NY 12205

Citizens Bank  
PO Box 7000  
rap250  
Providence, RI 02940

City of Albany  
Treasurer's Office Room 110  
City Hall, 24, Eagle Stree  
Albany, NY 12207

City of Cohoes  
City Hall  
97 Mohawk Street  
Cohoes, NY 12047-2897

City of Schenectady  
Acct No 9107  
Tax Department - Room 100  
City Hall - 105 Jay Street  
Schenectady, NY 12305

City of Schenectady  
Supervisor of Receipts  
Room 100 - City Hall  
Schenectady, NY 12305

City of Schenectady  
Tax Department - Room 100  
City Hall - 105 Jay Street  
Schenectady, NY 12305

Cohen & Slamowitz, LLP  
Attn: Jamie Michelle Andrews, Esq.  
199 Crossways Park Dr.  
Woodbury, NY 11797-9004

Colorado Student Ln Pr  
Acct No xxxxxxxxxxxxxxx8253  
1560 Broadway  
Suite 1700  
Denver, CO 80202

Community Care Physicians  
711 Troy Schenectady Road, Suite 201  
Latham, NY 12110

Consumer Pak  
1203 Amsterdam Ave.  
Suite 2B  
Schenectady, NY 12302

Cooper, Erving and Savage  
39 North Pearl Street  
Albany, NY 12207

Credit Collection Services  
Two Wells Ave., Dept. 9134  
Newton Center, MA 02459

Daniel Arenos  
2093 Western Ave.  
Guilderland, NY 12084

David Cohen c/o Gary A. Lefkowitz  
Acct No Notice Only  
950 New loudon Road  
#310  
Latham, NY 12110-2182

Department of Environmental Conservation  
Acct No xx1059  
625 Broadway  
Albany, NY 12233

E.R Soultion  
Acct No 7890  
PO Box 97029  
Redmond, WA 98073-9729

Eber Bros Wine and Liquor  
Attn: President  
155 Paragon Drive  
Rochester, NY 14624

Estate of Charles Yund  
30 NW 1st Street  
Delray Beach, FL 33444

First Niagra Bank  
Attn: President  
P.O. Box 514  
Lockport, NY 14095

First Niagra Bank  
Attn: President  
6950 S. Transit Rd.  
Lockport, NY 14095-6333

First Premier Bank  
Acct No 9713  
601 S. Minnesota Ave.  
Sioux Falls, SD 57104

GE Capital Retail Bank  
c/o Rec. Mananagment Attn: Ramesh Singh  
25 SE 2nd Ave, Suite 1120  
Miami, FL 33131-1605

I C System Inc  
Acct No 5001  
Po Box 64378  
Saint Paul, MN 55164

IRS  
Acct No xxx-xx-1247  
PO Box 7346  
Philadelphia, PA 19101-7346

Jacob, Lee and Burack  
62 Hacket Blvd  
Albany, NY 12209

Kemper Ins.  
Acct No 1108  
12926 Grtan Bay Parkway W  
Jacksonville, FL 32258

Lamont Hanley & Associates  
Acct No 9341  
1138 Elm Street  
Manchester, NH 03101

Lamont Hanley & Associates  
Acct No 2158  
1138 Elm Street  
Manchester, NH 03101

Lamont Hanley & Associates  
Acct No 6971  
1138 Elm Street  
Manchester, NH 03101

Law Office of P.Sauer  
Acct No 52-9  
3 golf Road  
Hoffman Estates, IL 60169

Main St. America  
Acct No 2053  
PO Box 2004  
Keene, NH 03431

Miller & Dubuc  
Acct No 4668  
14 corporate Woods Blvd.  
Albany, NY 12211

milller & meola  
Attorney for Judgnment Creditor Eber Bro  
14 Corporate Woods Blvd.  
Albany, NY 12211

National Grid  
Acct No 6231  
PO Box 5026  
Buffalo, NY 14205

Nbt  
Acct No xxxxxx2837  
20 Mohawk St  
Canajoharie, NY 13317

NCO Financial Systems  
Acct No 7038  
PO Box 15630  
Wilmington, DE 19850

NYCM Ins.  
Acct No 5991  
1899 Central Plaza East  
Edmeston, NY 13335

NYS Dept of Labor  
Building 12  
WA Harriman Campus  
Albany, NY 12240

NYS Taxation and Finance  
Attn: Bankruptcy  
PO Box 5300  
Albany, NY 12205-5300

Overton Russell Doerr  
PO Box 437  
Clifton Park, NY 12065

Overton Russell Doerr  
Acct No 1709  
19 Halfmoon Executive Park  
Clifton Park, NY 12065

Paul Effman Music  
Acct No 2908  
PO Box 19  
Syosset, NY 11791

Penn Credit Corp  
Acct No 5178  
P.O. Box 988  
Harrisburg, PA 17108

Phillips Lytle LLP  
Attn: President  
1400 First Federal Plaza  
Rochester, NY 14614

Rapid Recovery  
Acct No 5839  
25 Orville Drive  
Suite 101  
Bohemia, NY 11716

Redemer Church  
931 Herkimer Road  
Utica, NY 13501

RMS  
Acct No 6304  
PO Box 4647  
Lutherville Timonium, MD 21094

Rosicki, Rosicki & Associates  
for US Bank NA - Attn: William Knox, Esq  
51 E Bethpage Rd.  
Plainview, NY 11803



Rubin & Rothman  
1787 Veterans Hwy  
Suite 32 PO Box 9003  
Islandia, NY 11749

Sefcu  
Acct No xxxxxx9902  
Po Box 12189  
Albany, NY 12212

Sefcu  
Acct No xxxxxx9901  
Po Box 12189  
Albany, NY 12212

Slater Tenaaglia  
Acct No 6304  
301 Third Street  
Ocean City, NJ 08226

Slater Tenaaglia  
301 Third Street  
Ocean City, NJ 08226

Smart Tuition  
1 Woodbridge Center  
Suite 800  
Woodbridge, NJ 07095

Solomon & Solomon  
Acct No 0281  
P.O. Box 15019  
Albany, NY 12212

Solomon & Solomon  
Acct No 6501  
P.O. Box 15019  
Albany, NY 12212

St. Peter's Hospital  
Acct No 4887  
315 S. Manning Blvd.  
Altamont, NY 12009

State Employees Fcu  
Acct No xxxxxx6300  
700 Patroon Creek Blvd  
Albany, NY 12206

Times Union  
Acct No 3472  
PO Box 368  
East Syracuse, NY 13057

Tonya Bryant  
C/o Finklestein & Partners  
1707 Central Avenue  
Albany, NY 12205

Town of Colonie  
Acct No xx.xx-5-50.1  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Town of Colonie  
Acct No xx.x3-1-17  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Town of Colonie  
Acct No xx.x-7-35.1  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Town of Colonie  
Acct No xx.1-1-28  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Town of Colonie  
Acct No xx.x7-6-31  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Town of Colonie  
Acct No x9.3-1-1  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Town of Colonie  
Memorial Town Hall  
534 Loudon Road  
Newtonville, NY 12128

Transworld Systems  
Acct No 4209  
5760 Commons Park Drive  
East Syracuse, NY 13057

Troy City School District  
Acct No xxx.xx-2-4.11  
2920 5th Avenue  
Troy, NY 12180

United Tele  
Acct No 3497  
6450 Poe Ave.  
Suite 401  
Dayton, OH 45414

University ENT  
Acct No 4209  
35 Hacket Blvd.  
Albany, NY 12208

Upstate Col  
Acct No xxxxxxxxxxxx9717  
1759 Union St  
Schenectady, NY 12309

Upstate Collection  
Acct No 9717  
1759 Union St.  
Suite 102  
Schenectady, NY 12309

W. Bruce Clark, MD  
585 New Loudon Rd.  
Latham, NY 12110

Walter Frasier and Linda LaBarge  
1710 Central Ave.  
Albany, NY 12205

Yellow Book  
Acct No xbv**b**  
PO Box 11815  
Newark, NJ 07101

B22B (Official Form 22B) (Chapter 11) (12/10)

In re **Ninamarie C Crisafulli**

Debtor(s)

Case Number: \_\_\_\_\_

(If known)

**CHAPTER 11 STATEMENT OF CURRENT MONTHLY INCOME**

In addition to Schedules I and J, this statement must be completed by every individual Chapter 11 debtor, whether or not filing jointly. Joint debtors may complete one statement only.

<b>Part I. CALCULATION OF CURRENT MONTHLY INCOME</b>						
1	<b>Marital/filing status.</b> Check the box that applies and complete the balance of this part of this statement as directed. a. <input checked="" type="checkbox"/> Unmarried. <b>Complete only Column A ("Debtor's Income") for Lines 2-10.</b> b. <input type="checkbox"/> Married, not filing jointly. <b>Complete only column A ("Debtor's Income") for Lines 2-10.</b> c. <input type="checkbox"/> Married, filing jointly. <b>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 2-10.</b> All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				<b>Column A</b>	<b>Column B</b>
				<b>Debtor's Income</b>	<b>Spouse's Income</b>	
2	<b>Gross wages, salary, tips, bonuses, overtime, commissions.</b>				\$ <b>0.00</b>	\$
3	<b>Net income from the operation of a business, profession, or farm.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 3. If more than one business profession or farm, enter aggregate numbers and provide details on an attachment. Do not enter a number less than zero.					
			Debtor	Spouse		
	a.	Gross receipts	\$ <b>0.00</b>	\$		
	b.	Ordinary and necessary business expenses	\$ <b>0.00</b>	\$		
	c.	Business income	Subtract Line b from Line a		\$ <b>0.00</b>	\$
4	<b>Net Rental and other real property income.</b> Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 4. Do not enter a number less than zero.					
			Debtor	Spouse		
	a.	Gross receipts	\$ <b>0.00</b>	\$		
	b.	Ordinary and necessary operating expenses	\$ <b>0.00</b>	\$		
	c.	Rent and other real property income	Subtract Line b from Line a		\$ <b>0.00</b>	\$
5	<b>Interest, dividends, and royalties.</b>				\$ <b>0.00</b>	\$
6	<b>Pension and retirement income.</b>				\$ <b>0.00</b>	\$
7	<b>Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for that purpose.</b> Do not include alimony or separate maintenance payments or amounts paid by the debtor's spouse if Column B is completed. Each regular payment should be reported in only one column; if a payment is listed in Column A, do not report that payment in Column B.				\$ <b>0.00</b>	\$
8	<b>Unemployment compensation.</b> Enter the amount in the appropriate column(s) of Line 8. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act		Debtor \$ <b>0.00</b>	Spouse \$	\$ <b>0.00</b>	\$
9	<b>Income from all other sources.</b> Specify source and amount. If necessary, list additional sources on a separate page. Total and enter on Line 9. <b>Do not include alimony or separate maintenance payments paid by your spouse if Column B is completed, but include all other payments of alimony or separate maintenance. Do not include</b> any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism.					
			Debtor	Spouse		
	a.	<b>Est. Distrib/Withdrawals from LLC</b>	\$ <b>5,600.00</b>	\$		
	b.		\$	\$	\$ <b>5,600.00</b>	\$
10	<b>Subtotal of current monthly income.</b> Add lines 2 thru 9 in Column A, and, if Column B is completed, add Lines 2 thru 9 in Column B. Enter the total(s).				\$ <b>5,600.00</b>	\$

11	<b>Total current monthly income.</b> If Column B has been completed, add Line 10, Column A to Line 10, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 10, Column A.	\$ <b>5,600.00</b>
<b>Part II. VERIFICATION</b>		
12	I declare under penalty of perjury that the information provided in this statement is true and correct. <i>(If this is a joint case, both debtors must sign.)</i> Date: <u>February 13, 2013</u> Signature: <u>/s/ Ninamarie C Crisafulli</u> <b>Ninamarie C Crisafulli</b> (Debtor)	